



RETIREMENT SERVICES OFFICE
DEPARTMENT OF THE ARMY

Watervliet Arsenal
Watervliet, New York 12189-4050



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E-mail should be addressed to: rsowv@wva.army.mil. Our FAX number is 518-266-3627.
Editor: MSG Kenneth R. Hunter, USA (Ret).

SARATOGA NATIONAL CEMETERY

OPENS—Dedication ceremonies and the first committals of deceased veterans, military retirees, eligible spouses and dependents were conducted at the Saratoga National Cemetery in Schuylerville, New York on 9 July 1999. While Saratoga National Cemetery is a new facility, it is part of a larger group of cemeteries and soldiers' lots managed by the United States Department of Veterans Affairs National Cemetery Administration. President Abraham Lincoln established the first national cemeteries during the Civil War to provide burial space for those who died in the service of their country. Saratoga National Cemetery is now the 116th cemetery. Three new cemeteries at Dallas, Chicago and Cleveland are scheduled to open by the end of 1999. The Saratoga National Cemetery lies at the northeastern edge of New York State, approximately 30 miles north of Albany. This cemetery lies along the Champlain Canal Trail and is famous as a significant military route of Native Americans during pre-colonial times and the colonists during the French and Indian War and the American Revolution. One mile south of the cemetery is the Saratoga National Historical Park—site of the "Battles of Saratoga." The two battles on these grounds are recognized by historians as a major turning point in the American

Revolution. While the Saratoga National Cemetery will eventually be the resting place of 175,000 remains, the initial sections have room for 5,000 graves, 2,000 double-depth lawn crypts, a wall with 1,500 Columbaria niches for cremated remains and 700 nearby garden niches for cremated remains to be placed in-ground. Burial in a national cemetery is open to all active duty military personnel, military retirees and eligible family members. To arrange a burial, next of kin or the family's funeral director of choice **MUST** make arrangements with Saratoga National Cemetery staff. Spaces are assigned at the time of need and may not be reserved. The cemetery office is open from 0800 to 1630 hours, Monday through Friday. Visitors may access the cemetery grounds every day between sunrise and dusk. For additional information, contact: Saratoga National Cemetery, 200 Duell Road, Schuylerville, NY 12871-1721, telephone 518-581-9128.

LTC WOEHRLE, CHARTER COUNCIL MEMBER DIES

— LTC Alexander J. Woehrle, a charter member of the Watervliet Arsenal Military Retiree Council died 31 July 1999, at the Stratton VA Medical Center in Albany. He was 86. LTC Woehrle served during WW II with the 36th Tank Battalion of the 8th Armored Division. He continued

serving in the Army Reserve and retired from the military in 1973. He served as Assistant Press Secretary to Governor Thomas E. Dewey, and later as Publicity Director for the NYS Bar Association. He was an ardent promoter of the United States Flag Code. A memorial service was held on 21 August 1999. Those desiring to make a memorial contribution in his honor can do so to: New York Foundling Hospital, 590 Avenue of the Americas, New York, NY 10011. LTC Woehrle was active in our 11-county Military Retiree Council and participated in many of our activities, including the quarterly council meetings and biannual Retiree Activity Days.

We salute his efforts on our behalf and will sorely miss his presence and service to our retired military community.

REPORTING DEATH OF RETIREE -

The Defense Finance Accounting Service (DFAS) must be informed immediately of the death of an annuitant or military retiree. Retired pay received after the military retiree or annuitant's death must be returned to DFAS. If it isn't, that will result in an indebtedness to the retiree or annuitant's estate and will be subject to collection procedures. In the event the retirement monies are going into a trust fund and aren't returned after the death of the individual concerned, that will result in an indebtedness that must be collected from the trust fund. When you prepare a packet of instructions that prepares your family of actions to be taken upon your death, make sure it contains information on how, when and where they should report your death in a timely manner. In the event such an information packet wasn't made, you create a tremendous hardship for your survivors.

OBTAINING MILITARY HEALTH RECORDS - Health records of former service members are stored at two locations. The Veterans Administration has records for

Army veterans discharged after 1992, and for the Air Force, Marines and Navy veterans discharged after 1994. To reach the VA, call them toll-free at 800-827-1000. For all other records, write to: National Personnel Records Center, 9700 Page Avenue, St. Louis, MO 63132.

ID CARDS FOR DEPENDENT CHILDREN -

It is to the military retiree's benefit to update information on dependent children through the DEERS system on an annual basis. If you have a dependent child or children who are 10 years of age or older, they are eligible to receive an ID card. Also, any unmarried children who are attending an accredited educational college/university on a full-time basis are eligible to hold an ID card until they reach age 23.

ARMED FORCES VACATION CLUB VOUCHER PROGRAM -

How does a week's stay at a Gulf coast beach resort sound? You feel you can't afford it? How about \$209 for an entire week? You won't find this deal at a dot.com address; but you will find it at the Watervliet Arsenal. This new opportunity is called the Armed Forces Vacation Club and it's for all military ID card holders (including retirees and reserve components, Department of Defense civilians and their families). A special space-available voucher program allows customers to rent a resort unit for \$209 a week. Guests have access to nearby recreational facilities such as beaches, golf courses, ski slopes, fishing, hiking trails and paths, horseback riding, spas, tennis courts, shops and restaurants. This program was tested last year throughout the Mid-Atlantic region. Response was so positive that the program is now expanded to installations throughout the United States. To get in on this program at the Watervliet Arsenal visit the Community Recreation Office, in the rear of building 21 and talk with Linda D'Angelo. You may also phone her at

518-266-5424, or write her at: ATTN: Linda D'Angelo, Community Recreation Office, Watervliet Arsenal—Building 21, Watervliet, NY 12189-4050.

SPACE-A COMMERCIAL CARRIER HAS NEW NAME

— The Air Mobility Command's (AMC) new commercial name for its commercial charter flights is "Patriot Express." The change is AMC's way of reassuring military and retired travelers that they are receiving a top-notch, cost-effective and convenient way to travel. Charter seats not filled by official fliers are assigned free to space-available travelers, who include active and reserve component members on leave, military retirees and academy cadets. Patriot Express flights currently leave out of Baltimore-Washington International, Atlanta Hartsfield International, Charleston (S.C.) International, Los Angeles International and Seattle-Tacoma International airports. For details, visit the Air Mobility Command web site: <http://public.scott.af.mil/hqamc>.

KILAUEA RECREATION CENTER

— This tropical paradise on the big island of Hawaii has affordable rooms, inexpensive meals, activities for all ages, informative tours and all the amenities of a first-class resort. Known as the Kilauea Joint Services Recreation Center, this facility is operated by the Army under a special use permit from the National Park Service. It is open year-round to all active duty and reserve component members, military retirees, Department of Defense civilians, and their families. During off-peak periods (October-February), reservations, are accepted on a first-come, first-served basis regardless of rank and up to one year in advance for active duty military and members of the reserve component. For information /reservations, send mail to: KMC Joint Services Recreation Center, ATTN: Reservations Office, Hawaii Volcanoes National Park, Hawaii 96718. You can also

contact them by phone at 808-967-8333 or 9334; by e-mail to: reservations@kmc-volcano.com; or by web site to: www.kmc-volcano.com.

LODGING BY TOLL-FREE PHONE

— Worldwide lodging availability information at Army facilities is available, toll-free, at 800-462-7691. The toll-free number for lodging requests at Air Force facilities is 888-235-6343. The Air Force system will give you a recorded prompt asking you to dial the first three digits of the facility you are inquiring about. Air Force lodging reservations must be made 24 hours in advance and you can remain up to 3 day before being bumped. Navy base lodging requests can also be made, toll-free, by dialing 800-628-9466.

COMMISSARIES PHASE IN 1% PRICE HIKE

— Military commissaries have or will adjust grocery department item prices to recover total cost of products from 1 July through 1 October 1999. The Defense Commissary Agency (DeCA) states it must recover resale operating costs which amount to approximately \$50 million a year. Department of Defense policy requires commissaries to recover operating losses from the customer. In the past, recovery was not necessary because of sufficient stock fund cash levels in DoD. However, in 1993 defense cash fund levels were reduced to support weapon modernization. Today's commissary cash stock fund is not sufficient to absorb losses. This recovery process is **NOT TO BE CONSIDERED AS AN INCREASE IN THE SURCHARGE** — it involves pricing items on the shelf to cover the total cost of products, the same policy used at commercial supermarkets.

KOREAN WAR ANNIVERSARY — The Department of Defense will commemorate the 50th anniversary of the Korean War from 25 June 2000 through 27 July 2003. More

information can be obtained at the home page: <http://korea50.army.mil> or by contacting: Department of Defense, 50th Anniversary of the Korean War, Commemoration Committee, 1213 Jefferson Davis Highway—Suite 702, Arlington, VA 22202-4303, telephone 703-604-0831. Military veterans who were on active duty during 25 June 1950 and 27 July 1953 may register with the Korean War Veterans Registry by sending a letter to: U.S. Korea 2000 Foundation Inc., 4600 Duke Street—Suite 416, Alexandria, VA 22304-2517; or by faxing the request to: 703-684-0193. Veterans and family members of deceased Korean era veterans should furnish the full name, address, telephone number, fax number and/or e-mail address (if you have either) along with the branch of service and units the veteran served with during that period.

TRI-CARE PRIME RE-ENROLLMENT

You no longer need to submit an annual TRICARE re-enrollment. This is no longer required as re-enrollment is automatic unless the beneficiary declines the "Prime" option. Beneficiaries will receive notification from their regional carrier about the automatic enrollment 30 days prior to the anniversary date of their original sign-up in the military managed care program. If you do not receive your re-enrollment notification from Northeast Region I during that 30-day prior anniversary date period, call their offices, toll-free, at 888-999-5195.

MAIL ORDER PHARMACY AND SBP ISSUES

— According to Army Echoes, Issue 2, 1999, the fiscal year 1999 Defense Authorization Act expands the Department of Defense (DoD) national mail order pharmacy program and directs the DOD to submit to Congress an expansion plan for including all military beneficiaries age 65 and older. The Army Chief of Staff and Retiree Council are concerned that the rescheduled date of 1 May

has delayed implementation of this program.

The Council also raised as a potential issue the decrease in the federal government's contribution to the Survivor Benefit Plan (SBP). Under public law that established SBP in 1972, the government contributed a 40% subsidy, and the retiree paid the remaining 60%. The government's share has dropped to about 30%.

RETIREE DENTAL PLAN PREMIUM CUT

—The number of military retirees and family members enrolling in Delta Dental has brought down the premiums for their TRICARE Retiree Dental Plan. The plan, begun in February 1998, now covers 426,000 plus military retirees and family members. Monthly rates reportedly are dropping between 42 and 70 cents for single coverage, 89 cents and \$1.43 for two-person coverage and \$1.98 for family coverage. Reductions depend on which of the five regions the subscriber lives in, based on ZIP code. Those eligible include military retirees, "gray area" reserve retirees not yet age 60, the surviving spouse of a military retiree, the eligible child — under age 21 — of a retiree, under age 23 if a full-time student or who became disabled prior to age 21 (or 23 if a full-time student), an unremarried surviving spouse or eligible child of a deceased retiree or a service member who died while on active duty for more than 30 days (if these active duty service members are not eligible for the Family Member Dental Plan). The dental plan provides service in the United States, Puerto Rico, Canada, the U.S. Virgin Islands, Guam, American Samoa and the Northern Marianas Islands. For an information packet, call, toll-free, to: 888-838-8737.

SOCIAL SECURITY ITEMS OF NOTE

— Are you approaching age 65 and ready to apply for Social Security? If so, set up an appointment at your local Social Security office. For the location and phone number of

your nearest Social Security office call, toll-free, 800-772-1213, or access them on the web site at: www.ssa.gov. In another matter, it's important that divorced spouses can get Social Security benefits, too. If you're divorced, you may be eligible for Social Security benefits on your ex-spouses record if your marriage lasted for at least 10 years and you've been divorced for at least two years. Keep in mind that you can have a larger Social Security benefit if you continue working after reaching age 65. For each year you continue to work past 65, your benefits will increase 5.5% when you finally retire. And, if you're applying for Social Security disability benefits, you should know there's a five-month waiting period from the onset of your disability. Your disability payments will begin with the sixth full month of disability.

DIRECT DEPOSIT OF SOCIAL SECURITY BENEFITS - Since first introduced in 1975, more than 1.8 billion payments worth \$1.9 trillion have been made by direct deposit. In all those years, NOT ONE DIRECT DEPOSIT PAYMENT HAS EVER BEEN LOST. In contrast, check thefts have doubled over the past 10 years. If you're not already using direct deposit, consider joining those who do take advantage of this safe, convenient way to get your Social Security or Supplemental Security Income payments. You'll have access to your money at your bank much quicker than waiting for the check to arrive in the mail.

SOCIAL SECURITY BENEFIT TAX -

Are you among those paying taxes on your Social Security retirement, survivors or disability benefits? If so, you probably make quarterly estimated tax payments to avoid having to pay the entire tax at the end of the year. You can now have your taxes withheld from your federal monthly benefit payment by completing and filing an IRS Form W-4V (Voluntary Withholding Request). You must

select the percentage of monthly benefit amount you want withheld either 7, 15, 28 or 31%). Only those percentage choices can be used. To obtain an W-4V Form, call the IRS toll-free, at 800-829-3676. You can also use the internet to obtain the form as follows: www.ssa.gov. If you have questions, contact Social Security, toll-free, at 800-772-1213.

STRATTON VA PRESCRIPTION REFILL POLICY - Refills can no longer be filled at the Stratton VA Medical Facility's pharmacy window in Albany. There are two ways to refill your prescription: (1) use the automated telephone system by dialing 518-462-3311, extension 3463. You need touch-tone dialing to use this system. You'll be prompted to supply your Social Security number, and the prescription number which is found in the upper left corner of your prescription label. This service is available 24 hours daily except Tuesday and Friday between 0730 and 0900 hours. It will be mailed to you in 5 to 7 days. (2) Mail in your refill slip to: Stratton VA Medical Center, Pharmacy (119), 113 Holland Avenue, Albany, NY 12208. Be sure to call or mail in your refill requests at least 14 days before you run out of prescriptions.

NEW YORK STATE PRESCRIPTION DRUG PLAN FOR SENIORS - The State of New York can help you put a cap on your prescription drug costs, if you're eligible, through their Elderly Pharmaceutical Insurance Coverage (EPIC) plan. You can join if you're 65 or older, live in New York State and have an income of \$18,500 or less if you're single; or a joint income of \$24,000 or less if you're married. You are not eligible if you receive Medicaid benefits or have other coverage that's better than EPIC. Almost all prescription medicines are covered, as well as insulin and insulin syringes. Both brand name and less expensive generic drugs are included. For more information, write to: EPIC, PO

Box 15018, Albany, NY 12212-5018. You can also telephone them, toll-free, for information and an application, at: 800-332-3742.

COMMUNICATING WITH YOUR HEALTH CARE PROVIDER – A visit to your health care provider can resolve many health concerns. But if communication is poor, you may walk away feeling confused and frustrated. In today's health care environment, preparation and communication are more important than ever. Dissatisfaction often means the patient did not discuss what was most troubling, or his or her questions were never answered. Although health care providers work hard to give top quality health care, they may not anticipate or recognize the concerns a patient may have. At the same time, patients' feelings may prevent them from asking questions. For example, some patients are hesitant to talk about sensitive health topics such as: urinary incontinence, prostate problems, sexual dysfunction, or gynecological problems. Others may not think their symptoms are important; or they may be afraid of wasting the provider's time; of hearing bad news, or learning about treatment options. Take the following simple, but effective steps to prepare for a visit to your health care provider: Learn as much as you can about your condition. Develop and bring with you a list of your symptoms; questions; including any you may think are silly, embarrassing or unimportant; and your family's medical history. This history, along with a physical examination, is extremely helpful in making a diagnosis. Bring along all of your medications. During your visit, ask: What are the most likely reasons for my problem(s)? What test(s) do you advise? What are the risks? What is the prognosis? That is, will it go away by itself? How long will it last? What are the pros and cons of treatment, or no treatment at all? What can be done to prevent complications or recurrences? At the end of your visit, review your questions

and be sure all of your concerns have been addressed. If they have not, insist that your health care provider provide you with more information.

GLAUCOMA – Glaucoma is a group of eye diseases which can result in blindness if not treated, or severe vision loss if diagnosed too late. Glaucoma is usually characterized by elevated pressure in the eye. This pressure is the most important risk factor for the development of glaucoma. Unless the pressure is controlled, it may cause damage to the optic nerve and other parts of the eye. It may even cause loss of vision or blindness. Glaucoma is called the "silent thief of sight," because it strikes without obvious symptoms. The person with glaucoma is usually unaware of it until serious loss of vision has occurred. In fact, half of those suffering damage from glaucoma do not know it. Early detection and treatment of glaucoma are the only ways to prevent vision impairment and blindness. Nearly three million people have glaucoma, a leading cause of blindness in the United States. You are at risk for this disease if: you are over 45 and have not had your eyes examined regularly; you have a family history of glaucoma; you have abnormally high pressure inside your eye; you are of African or Asian descent; you have diabetes; you had a previous eye injury; you have high blood pressure. There are no immediate symptoms of glaucoma. Vision remains normal and there is no pain. As the disease progresses, a person with glaucoma may notice his or her side vision gradually failing. As the disease worsens, the field of vision narrows, resulting in blindness. The most important thing you can do to protect your vision from glaucoma is to have regular eye exams. An eye care provider can perform a series of simple tests which help to determine whether or not you have glaucoma or are likely to develop the disease – even before you have any symptoms. If your eye care provider determines that you have glaucoma or that

you are at risk, he or she can recommend treatment to minimize the risks or the effects of the disease. Glaucoma can usually be controlled. For most people, regular use of medications will control the increased eye pressure. These drugs may stop working over time or, they may cause side effects. Your eye care provider may select other drug treatments, change the dose or suggest surgery. Damage from glaucoma CANNOT be reversed. So, make sure you have your eyes examined through dilated pupils at least every two years by an eye care professional. For more information, contact The Glaucoma Foundation, toll-free, at 800-452-8266; or Prevent Blindness America, toll-free, at 800-331-2020.

DIABETES -- The risk of developing diabetes greatly increases as a person gets older. Unfortunately, about half of all adults who have diabetes don't know it. The onset of diabetes in adults is often marked by few and mild symptoms. You can have it for years without knowing it. People with diabetes are at increased risk for foot amputations, and cardiovascular, eye and kidney disease. Diabetes-related death is the fourth leading cause of death in the United States. Diabetes is a disease that affects the body's ability to produce or use insulin, a hormone that allows the cells to turn sugar into energy. Symptoms of diabetes include frequent and excessive urination, excessive thirst, and weight loss despite increasing appetite. People with diabetes may also experience occasional blurred vision; unusual tiredness or drowsiness; frequent or recurring skin, gum or bladder infections; and tingling or numbness in the hands or feet. People who are at greater risk of developing diabetes are those who are overweight; physically inactive; have a parent, brother or sister who has diabetes; or have high blood pressure or abnormal blood cholesterol levels. Hispanics, African-Americans and Native Americans have a greater risk than others of developing

diabetes. If you engage in regular physical activity, control your weight and avoid tobacco, you can reduce your risk of developing diabetes and reduce the complications if you already have the disease. Early detection and treatment can reduce the most severe complications of diabetes. The American Diabetes Association recommends that everyone over age 45 be tested for diabetes. See your doctor for a thorough examination. If you are overweight, or if diabetes is in your family, you should ask your health care provider about taking a simple diabetes test. If you have diabetes, lifestyle changes and prescribed medication may help you feel better and reduce your risk for complications of the disease.

HEALTHCARE ON THE WEB -- The VISN 2 web site can be a valuable source for you to obtain veterans health information. To access type: <http://www.va.gov/visns/visn02/>. This will gain you access to resources in upstate New York and from other VA facilities across the nation. This valuable tool makes finding the information you're looking for an easy task.

WATERVLIET ARSENAL MUSEUM -- A gem of great historical interest, the Watervliet Arsenal Museum, is open to the public and is located in building 38, directly across from the Credit Union. This museum is open Monday through Thursday from 1000 to 1500 hours. Group tours are welcome and can be arranged by telephoning 518-266-5805.

WATERVLIET ARSENAL'S CANNON CLUB -- The Watervliet Arsenal's Cannon Club is a registered, historical landmark. It's a highly desirable place to hold a function, offering fine service and a pleasant atmosphere. You'll get excellent value on weddings, office parties, meetings, family gatherings and other special events that the club can offer. For information, contact Annette Wonders at 518-266-5017.

COAST GUARD'S OPSAIL 2000 – The Coast Guard seeks reserve officers to serve as planners for OPSAIL 2000. Their duties will include preparing and coordinating port security logistics, SAR/pollution responses and VIP issues. Positions are available at major ports on the East Coast and in Puerto Rico. Persons having public affairs experience and computer skills are particularly needed. For information, click the web to: <http://www.uscg.mil/reserve/msg/lant06-99.htm>.

SURVIVOR'S SUPPORT GROUP – The RSO office is asking our readers if there is any interest out there in establishing a Survivor's Support Group. If you are interested, please write to us at: Retirement Services Office, Watervliet Arsenal, ATTN: SIOWV-A, Watervliet, NY 12189-4050, or phone us at 518-266-5810.

55 ALIVE SAFE DRIVER TRAINING – Once again we're wondering is there is sufficient interest among our retired members and their spouses in scheduling a 55 Alive Safe Driver Training Class. A maximum of 35 participants is required, on a first-come, first-served basis, at a cost of \$8 each participant. The class can be offered during January or February 2000. If interested, write us at: Retirement Services Office, Watervliet Arsenal, ATTN: SIOWV-ISA-A, Watervliet, NY 12189-4050. And be sure to indicate your month of preference.

VOLUNTEERS ALWAYS WELCOME IN OUR RSO OFFICE – Our office would welcome any assistance you can give us on a voluntary basis. All types of skills can be used in our twice-a-week operation. We are open Wednesday and Thursday from 0900 to 1500 hours. If you can help, we'd appreciate your assistance. Stop in and visit us in Building 21 of the Watervliet Arsenal.

DEPARTMENT OF THE ARMY
WATERVLIET ARSENAL
WATERVLIET, NEW YORK 12189-4050
OFFICIAL BUSINESS

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